

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Martine S. Good-Ewell  
Debtor

Case No. 21-00724-HWV  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Jul 26, 2021

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:**

Recip ID	Recipient Name and Address
db	+ Martine S. Good-Ewell, 75 Manchester Street, Glen Rock, PA 17327-1330
5400727	+ BRENT C. DIFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5400732	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, COLUMBIA GAS OF PA, 200 CIVIC CENTER DR, 11TH FLOOR, COLUMBUS, OH 43215
5400733	+ KRISTEN D. LITTLE, ESQUIRE, 3600 HORIZON DR. SUITE 150, KING OF PRUSSIA, PA 19406-4702
5400734	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court:, MET ED, PO BOX 16001, READING, PA 19612-6001
5400735	MET ED, A FIRST ENERGY COMPANY, P.O. BOX 3687, AKRON, OH 44309-3687
5400729	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5400737	+ SAVE AROUND, P. O. BOX 2399, BINGHAMTON, NY 13902-2399
5400728	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5400738	+ U S BANK / FAY SERVICING LLC, ATTN: BANKRUPTCY DEPT, P O BOX 809441, CHICAGO, IL 60680-9441

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5400730	EDI: IRS.COM	Jul 26 2021 22:48:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5400736	+ EDI: NAVIENTFKASMSERV.COM	Jul 26 2021 22:48:00	NAVIENT, ATTN: CLAIMS DEPT, PO BOX 9500, WILKES-BARRE, PA 18773-9500
5400731	Email/Text: kcm@yatb.com	Jul 26 2021 18:42:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156
5400739	+ Email/Text: pmohn@yefcu.org	Jul 26 2021 18:42:00	YORK ED FCU, 1601 S. QUEEN ST., YORK, PA 17403-4630

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5400726	*+	MARTINE S. GOOD-EWELL, 75 MANCHESTER STREET, GLEN ROCK, PA 17327-1330

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Martine S. Good-Ewell bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com;r48835@ notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Martine S. Good-Ewell  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-00724-HWV

Social Security number or ITIN xxx-xx-3954  
EIN --\_-----

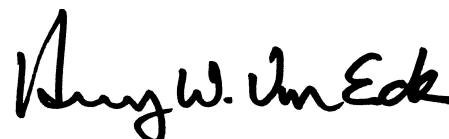
Social Security number or ITIN ----  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Martine S. Good-Ewell  
aka Martine S. Good, fka Martine S.  
Good-Schroeder, fka Martine S. Schroeder

7/26/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Lyndsey Price, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**